

CARD SETTLEMENT METHOD AND SYSTEM USING MOBILE  
INFORMATION TERMINAL

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ABSTRACT OF THE DISCLOSURE

10 A card settlement method using a mobile information  
terminal provided with an IC card read/write function and  
a wireless communication function for the settlement of a  
transaction in a business establishment, comprising a  
step of having a customer using a business establishment  
15 wirelessly connect to an authorization server through a  
network by the mobile information terminal, a step of  
having the customer load his or her IC card in the mobile  
information terminal, read the information stored in this  
IC card, and send it to the authorization server, a step  
20 of having the authorization server decide on the  
authorization of the current transaction from  
authentication information stored in the IC card and  
proving the legitimacy of the card, settlement  
information containing at least a card number, and  
personal identification information input from the  
25 customer and proving the legitimacy of the customer, a  
step of sending a temporary password issued from a  
settlement server to the mobile information terminal for  
display after the authorization of the current  
transaction, a step of inputting the temporary password  
30 and the current transaction information from a business  
establishment side settlement terminal and sending it to  
the settlement server, and a step of having the  
settlement server settle the transaction with the  
password and the transaction information satisfying the  
35 settlement conditions.